

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
FRAZE, PAMELA L.	§	Case No. 12-41261 BTR
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Michelle H. Chow, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 12-41261 BTR Judge: BRENDA T. RHOADES  
Case Name: FRAZE, PAMELA L.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 05/08/12 (f)  
341(a) Meeting Date: 06/01/12  
Claims Bar Date: 08/21/13

For Period Ending: 03/19/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3231 E. 1ST, PROSPER TEXAS No lien listed; fully exempted. Debtor selects TEXAS PROPERTY CODE EXEMPTIONS	470,000.00	0.00		0.00	FA
2. BANK OF TEXAS #1314	4.55	0.00		0.00	FA
3. HOUSEHOLD FURNITURE	13,600.00	0.00		0.00	FA
4. PICTURES AND BOOKS	2,000.00	0.00		0.00	FA
5. CLOTHES	1,000.00	0.00		0.00	FA
6. RINGS, WATCHES, EARRINGS	1,400.00	0.00		0.00	FA
7. SUN BAY HOMES, INC. (100% OUT OF BUSINESS)	0.00	0.00		0.00	FA
8. DEBTOR IS A CONTINGENT BENIFICARY IN THE FOLLOWING "Debtor is a contingent beneficiary in the following trusts; Flagstone Trust, Frazee Family Business Trust, Ronald Frazee Trust and Pamela Frazee Trust" This asset investigated in Debtor's husband case.	0.00	0.00		0.00	FA
9. 2011 HONDA - LEASED	29,000.00	0.00		0.00	FA
10. TAX REFUND (u) Debtor and spouse received tax refund post petition. Full refund deposited to this estate and then per Order 02/12/14, the refund was split between Ron and Pam Frazee estates.	0.00	4,000.00		10,146.47	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$517,004.55	\$4,000.00	\$10,146.47	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date submitted to UST: 03/19/14: The one asset administered in this case was 1/2 of the tax refund. Debtor's

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 12-41261 BTR Judge: BRENDA T. RHOADES  
Case Name: FRAZE, PAMELA L.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 05/08/12 (f)  
341(a) Meeting Date: 06/01/12  
Claims Bar Date: 08/21/13

husband filed for bankruptcy seperately (Ronald Frazee case #11-42704). Since they have separate creditors, they did not file a joint bankruptcy. For this estate, the sole asset is the portion of the tax refund. The full refund check was deposited to this estate, and upon motion and order, the refund proceeds were split between the two estate (see Order 02/12/14). Claims bar dates expired and objection order granted 02/04/14.

Initial Projected Date of Final Report (TFR): 12/31/15      Current Projected Date of Final Report (TFR): 12/31/15

/s/ Michelle H. Chow, Trustee

\_\_\_\_\_  
Date: 03/19/14

MICHELLE H. CHOW, TRUSTEE

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 12-41261 -BTR  
Case Name: FRAZE, PAMELA L.

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*0849 Checking Account

Taxpayer ID No: \*\*\*\*\*3095  
For Period Ending: 03/19/14

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/22/13	10	Mr. or Mrs. Ronald L. Frazee 5225 Village Creek Dr. Ste. 400 Plano TX 75093	BALANCE FORWARD tax refund Full tax refund Order 02/04/14 split btwn Ron/Pam estates Trustee compensable base \$5,073.24	1224-000	10,146.47		0.00 10,146.47
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	10,136.47
06/28/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.57	10,121.90
07/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.04	10,106.86
08/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.02	10,091.84
09/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.51	10,077.33
10/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.97	10,062.36
11/29/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.47	10,047.89
12/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.93	10,032.96
01/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.91	10,018.05
02/13/14	001001	ESTATE OF RONALD FRAZE C/O MICHELLE H. CHOW, TRUSTEE 4115 N. CENTRAL EXPWY DALLAS, TX 75204	Per Order 02/12/14 Order Granting Motion to reapportion funds among related bankruptcy estates	8500-000		5,073.23	4,944.82
02/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,934.82

COLUMN TOTALS	10,146.47	5,211.65	4,934.82
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	10,146.47	5,211.65	
Less: Payments to Debtors		5,073.23	
Net	10,146.47	138.42	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****0849	10,146.47	138.42	4,934.82
	10,146.47	138.42	4,934.82
Page Subtotals	10,146.47	5,211.65	

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 12-41261 -BTR  
Case Name: FRAZE, PAMELA L.

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*0849 Checking Account

Taxpayer ID No: \*\*\*\*\*3095  
For Period Ending: 03/19/14

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 03/19/14  
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 0.00

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Date: March 19, 2014

Case Number: 12-41261      Claim Number Sequence  
 Debtor Name: FRAZE, PAMELA L.      Joint Debtor:  
 Claims Bar Date: 08/21/13

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
999 8500-00	ESTATE OF RONALD FRAZE C/O MICHELLE H. CHOW, TRUSTEE 4115 N. CENTRAL EXPWY DALLAS, TX 75204	Unsecured		\$0.00	\$5,073.23	\$5,073.23
000001 070 7100-00	Urology Clinics of North Texas 7515 Greenville Ave. Ste. 900 Dallas, TX 75231-3851	Unsecured	Filed 06/06/13	\$0.00	\$525.76	\$525.76
000002 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	Filed 06/07/13	\$0.00	\$1,119.57	\$1,119.57
000003 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	Filed 06/07/13	\$0.00	\$4,535.65	\$4,535.65
000004 070 7100-00	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured (4-1) CREDIT CARD DEBT	Filed 08/02/13	\$0.00	\$2,105.17	\$2,105.17
000005 070 7100-00	Glenmont CIP II Madison, LLC and Glenmont REP II Madison, LLC c/o Tannenbaum Helpert Syracuse & Hirsch 900 Third Avenue, New York, NY 10022 Attn: Wayne Davis	Unsecured Amount listed as zero by court Order 02/04/14 disallowed in entirety Ron's business; he was the sole member. Pam not listed as personal gaurantor.	Filed 08/13/13	\$0.00	\$0.00	\$0.00
Case Totals:				\$0.00	\$13,359.38	\$13,359.38

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-41261 BTR

Case Name: FRAZE, PAMELA L.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE



The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$                      have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be                      percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Urology Clinics of North Texas	\$	\$	\$
000002	Capital One Bank (USA), N.A.	\$	\$	\$
000003	Capital One Bank (USA), N.A.	\$	\$	\$
000004	American Express Bank, FSB	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$                      have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be                      percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$        have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be        percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE